
State:	District of Columbia	Filing Company:	Bankers Fidelity Life Insurance Company
TOI/Sub-TOI:	H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity		
Product Name:	Hospital Indemnity Brochure - 2019		
Project Name/Number:	/		

Filing at a Glance

Company:	Bankers Fidelity Life Insurance Company
Product Name:	Hospital Indemnity Brochure - 2019
State:	District of Columbia
TOI:	H14I Individual Health - Hospital Indemnity
Sub-TOI:	H14I.000 Health - Hospital Indemnity
Filing Type:	Form
Date Submitted:	11/12/2019
SERFF Tr Num:	BFLI-132151185
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DC B 21602 SB2019
Implementation	On Approval
Date Requested:	
Author(s):	Jill Jones, Bridgett Williams, Tina Cunningham, Lyn Ezell, Pamela Kelly, Emily Alvis, Mary Witt
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State:	District of Columbia	Filing Company:	Bankers Fidelity Life Insurance Company
TOI/Sub-TOI:	H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity		
Product Name:	Hospital Indemnity Brochure - 2019		
Project Name/Number:	/		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Georgia is domicile state
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/12/2019
	State Status Changed:
Deemer Date:	Created By: Mary Witt
Submitted By: Mary Witt	Corresponding Filing Tracking Number:

Filing Description:

The attached sales brochure is being submitted to your department for review and approval. It will replace form B 21602 SB2017, which was previously approved 04/11/2017 (SERFF Tracking # BFLI-130972906). The brochure will be used by our independent agents and brokers to solicit Hospital Indemnity policy form B 21602 DC, which was approved by the Department of Insurance on 07/12/2016 (SERFF Tracking # BFLI-130473132).

The format, style and content were updated to reflect the company's current marketing guidelines.

Company and Contact

Filing Contact Information

Mary Witt, Compliance Analyst L1	mwitt@bflic.com
4370 Peachtree Road NE	404-266-5626 [Phone]
Atlanta, GA 30319	

Filing Company Information

Bankers Fidelity Life Insurance Company	CoCode: 61239	State of Domicile: Georgia
4370 Peachtree Rd NE	Group Code: 587	Company Type: Life & Health
Atlanta, GA 30319	Group Name: 61239	State ID Number:
(404) 266-5600 ext. [Phone]	FEIN Number: 58-0658963	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

BFLI-132151185

State Tracking #:

Company Tracking #:

DC B 21602 SB2019

State: District of Columbia

Filing Company:

Bankers Fidelity Life Insurance Company

TOI/Sub-TOI: H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity

Product Name: Hospital Indemnity Brochure - 2019

Project Name/Number: /

Form Schedule

Lead Form Number: B 21602 SB2019

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Hospital Indemnity Sales Brochure	B 21602 SB2019	ADV	Initial		0.000	B 21602 SB2019 (9-19) [var bracketed].pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory

Bankers Fidelity Life Insurance Company®

Vantage Flex 65®

Hospital Indemnity Insurance Policy form B 21602



Did you know?

The **average expense** of an **inpatient hospital stay** in the United States is

\$2,424 per day.¹



66% of medical bill problems stem from a one-time or short-term medical expense; and **among people with medical bill problems, 62% were covered by health insurance.**²



¹ <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

² <https://www.kff.org/report-section/the-burden-of-medical-debt-section-1-who-has-medical-bill-problems-and-what-are-the-contributing-factors/>

Hospitalization may be planned or catch you by surprise. Either way, a hospital stay can be expensive. Preparation is key. It's making sure you have the coverage you need to help pay for your hospitalization expenses, which in turn helps protect you and your family financially.

Vantage Flex 65[®]

Bankers Fidelity Life Insurance Company's Vantage Flex 65 is Hospital Indemnity insurance that can help during this most sensitive and often scary time. Also referred to as hospital confinement insurance, Vantage Flex 65 is a supplemental insurance plan that helps cover out-of-pocket expenses due to a hospital stay. It's not a replacement for major medical, but rather, works in conjunction with your health insurance.

Benefits of Hospital Indemnity coverage:

- ▶ Issue ages: 65-85
- ▶ Daily Hospital Confinement Benefit Amounts \$100–\$1,500*
- ▶ Benefit period options of 5, 10, 15 days or First Day hospital confinement*
- ▶ 5% household discount
- ▶ No networks or deductibles
- ▶ Customizable coverage with optional riders

*Amounts and periods vary by state.

How it works:

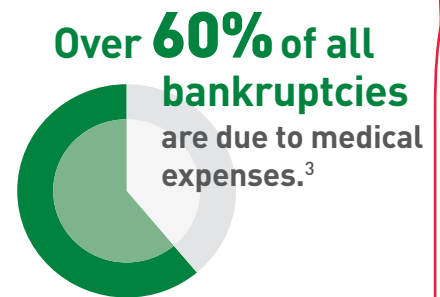
- ▶ Benefits are paid directly to you, unless you designate otherwise
- ▶ Benefits can be used in any way you choose in order to cover out-of-pocket costs like co-pays, deductibles, or other expenses not paid by your other insurance plans while hospitalized
- ▶ Benefits are paid in addition to other regular insurance payouts
- ▶ The policy is guaranteed renewable for life (as long as the premiums are paid on time)
- ▶ No deductibles
- ▶ No networks
- ▶ 30-Day Free Look—If you enroll in this policy and change your mind within 30 days after you receive your policy, we will refund your money when you return the policy

How it helps

Vantage Flex 65 offers flexible coverage for out-of-pocket hospital confinement expenses. The short-term coverage can help cover costs associated with short-term stays like outpatient surgery, an ambulance ride or emergency room services. While the long-term coverage can assist with the costs of the following financially straining situations and more*:

- ▶ Extended illness
- ▶ Out-of-network facility and doctor
- ▶ Intensive care unit expenditures
- ▶ Diagnostic tests
- ▶ Rehabilitation services

* Benefits vary by company and the hospital confinement policy. Many insurance companies may define these costs differently. Check your insurance policy to see what costs are covered.



³ <https://www.trustedchoice.com/insurance-articles/life-health/cost-night-hospital/>

Customize it with Optional Riders*

Optional riders are available that pay additional benefits allowing you to customize your plan as you see fit. Riders include, but are not limited to:

- ▶ Outpatient General Radiology Service Benefit Rider
- ▶ Outpatient Major Diagnostic Exam Benefit Rider
- ▶ Emergency Care Benefit Rider
- ▶ Outpatient Surgical Benefit Rider
- ▶ Durable Medical Equipment Benefit Rider
- ▶ Ambulance Benefit Rider
- ▶ Skilled Nursing Facility Confinement Benefit Rider (Elimination Period/Benefit Periods: 0/20; 20/20; 20/40; 20/60)
- ▶ Cancer First Occurrence Benefit Rider**
- ▶ Observation Unit Confinement Benefit Rider (The Daily Observation Unit Confinement Benefit Rider can only be issued with the Daily Hospital Confinement Benefit Plan.)
- ▶ Household Premium Discount Rider (a 5% household premium discount for qualified applicants)

*Benefits may vary by state.

**Lump Sum Cancer Rider not available in CO or VA.

Prepare with Vantage Flex 65®

Hospitalization shouldn't break the bank. It should help heal you. Bankers Fidelity can assist in paying for out-of-pocket expenses associated with a hospital stay. Let Bankers Fidelity's Vantage Flex 65 help cover some of these expenses during your time of need, so you can focus on healing.

If you're 65 or older, a Hospital Indemnity insurance policy from Bankers Fidelity may help.

For questions or to get a quote,
call us at **866-458-7504**.

The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 60 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by A.M. Best Company.*

*Best Rating Report; prepared by A.M. Best Company; www.ambest.com.
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Bankers Fidelity Life Insurance Company®

www.bankersfidelity.com

Bankers Fidelity Life Insurance Company® is not affiliated with or endorsed by the U.S. Government, the federal Medicare program, or the Centers for Medicare and Medicaid Services. **This is a solicitation of insurance and an independent agent may call on you.**

A Hospital Indemnity Policy† is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance.

If you are eligible for Medicare, please read the Guide to Health Insurance for People with Medicare available from the Company.

Hospital Indemnity Policy† form series B 21602 is underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Application to determine eligibility required.

Product availability and benefits can vary by state. THIS IS A LIMITED BENEFIT POLICY.

† Individual Hospital Indemnity Policy for residents of Georgia, Limited Benefit Supplemental Health Insurance for residents of Missouri, Individual Supplemental Indemnity Policy for residents of Colorado.

For Missouri residents only: The form number for the Policy is B 21602(rev16) MO.

For Pennsylvania residents only: The form number for the Policy is B 21602 PA, Optional Riders B 21602 R1 PA, B 21602 R2 PA, B 21602 R3 PA, B 21602 R4 PA, B 21602 R5 PA, B 21602 R6 PA, B 21602 R7 PA, B 21602 R8 PA, B 21602 R9 PA

Products not sold in AK, CA, CT, ID, MA, ME, MN, NH, NY, OR, RI, VT, WA or WI. Plan availability can vary by state.

Bankers Fidelity Life Insurance Company®, 4370 Peachtree Rd NE, Atlanta, Georgia, 30319

SERFF Tracking #:	BFLI-132151185	State Tracking #:		Company Tracking #:	DC B 21602 SB2019
State:	District of Columbia	Filing Company:	Bankers Fidelity Life Insurance Company		
TOI/Sub-TOI:	H14I Individual Health - Hospital Indemnity/H14I.000 Health - Hospital Indemnity				
Product Name:	Hospital Indemnity Brochure - 2019				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	B 21602 SB2019 Statement of Variability.pdf
Item Status:	
Status Date:	

STATEMENT OF VARIABILITY

Hospital Indemnity Sales Brochure – B 21602 SB2019

<u>Item</u>		<u>Description of Variability</u>
Company logo	front & back cover	will change if the logo is changed
Statistics 1, 5, 20 and 15	inside left & right pg inside left pg	will be updated if newer or more relevant statistics are discovered company reserves the right to withdraw any of the daily options based on the marketing plans of the company
5% household discount	inside left pg	the discount % may change once an appropriate rate filing has been approved by the Department
Riders	inside right pg	company reserves the right to withdrawn any of the optional riders based on the marketing plans of the company
Toll-Free phone number (back cover) 60	inside right pg back cover	may be changed if the company changes toll-free number will be updated as company reaches milestone anniversaries
A.M. Best rating	back cover	will be updated to reflect current A.M. Best rating or removed at company discretion
Website	back cover	may be changed if the company changes website address
Address	back cover	may be changed if the company relocates